

## ABSTRACT

In an electronic transaction on the Internet, an electronic coupon having pecuniary value information usable in the electronic transaction and owner identification information based on information characteristic of an information terminal is issued to the information terminal, the pecuniary value information and the owner identification information of the electronic coupon are recorded and managed as coupon management information in a transfer management memory, and the owner identification information in the transfer management memory is changed according to a transferee apparatus of the electronic coupon, whereby a settlement in the electronic transaction can be made simply and safely.